



Order Filed on March 8, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**  
*Formed in the State of Florida*  
Gavin N. Stewart, Esq.  
*Of Counsel to Bonial & Associates, P.C.*  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
Tel: 813-371-1231/Fax: 813-371-1232  
E-mail: gavin@stewartlegalgroup.com  
*Attorney for Fifth Third Bank, N.A.*

In re:

Patricia Russell-Chapman  
*aka* Patricia R Chapman

Debtor.

Chapter: 13

Case No.: 21-13934-JNP

Hearing Date: March 15, 2022

Judge Jerrold N. Poslusny Jr.

**CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: March 8, 2022**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Patricia Russell-Chapman  
Case No.: 21-13934-JNP  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by Fifth Third Bank, N.A. (“Creditor”), whereas the post-petition arrearage amount was \$1,001.40 as of March 2, 2022, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2017 Cadillac XTS; VIN: 2G61M5S33H9147818** (“Property”) provided that the Debtor complies with the following:

- a. On or before March 28, 2022 and continuing monthly on or before the 28<sup>th</sup> day of each consecutive month until paid in full, the Debtor shall cure the post-petition arrearage amount by making six (6) monthly payments of \$166.90 each directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the March 28, 2022 payment and continuing thereafter in accordance with the underlying loan documents.

2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Fifth Third Bank, N.A., 1830 East Paris S.E., MD#RSCB3E, Grand Rapids, Michigan 49546.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$188.00 respectfully, to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Joel R. Spivack

Joel R. Spivack, Esq.  
Law Office of Joel R. Spivack  
1415 Marlton Pike East, Suite 302  
Cherry Hill, NJ 08034  
*Counsel to Debtor*

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel to Creditor*